

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	Confirmation No.: <b>8060</b>
<b>Lawson, et al.</b>	)	
	)	
Serial No. <b>10/608,415</b>	)	Examiner: <b>Frantzy Poinvil</b>
	)	
Filed: <b>June 30, 2003</b>	)	Art Unit: <b>3692</b>
	)	
For: <b>A TECHNIQUE FOR INFORMATION FLOW TO PAYEES</b>	)	
	)	
Docket No.: <b>23952-0103</b>	)	
	)	
Customer No.: <b>72386</b>	)	

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Office Action dated January 5, 2009, Applicants submit the following Amendment and Response. Applicants respectfully assert that all of the claims of the Application as hereby amended are patentable over the references of record, and respectfully request that the Application be allowed. Please amend the above-identified Application as follows:

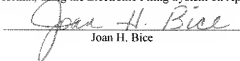
**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 13 of this paper.

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CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being filed with the United States Patent and Trademark Office, in electronic format, using the Electronic Filing System on April 6, 2009.

  
Joan H. Bice